

FIG. 1

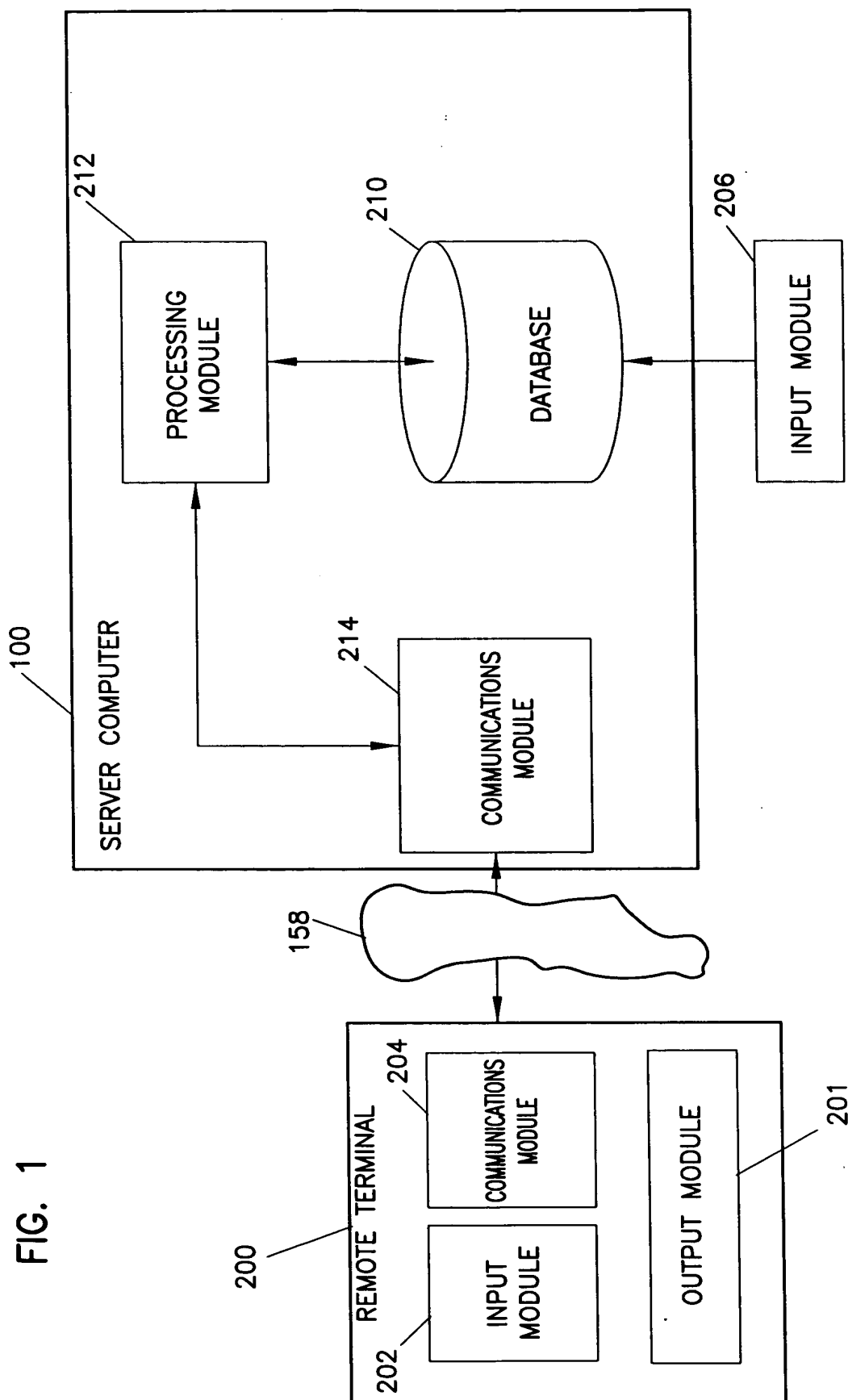


FIG. 2

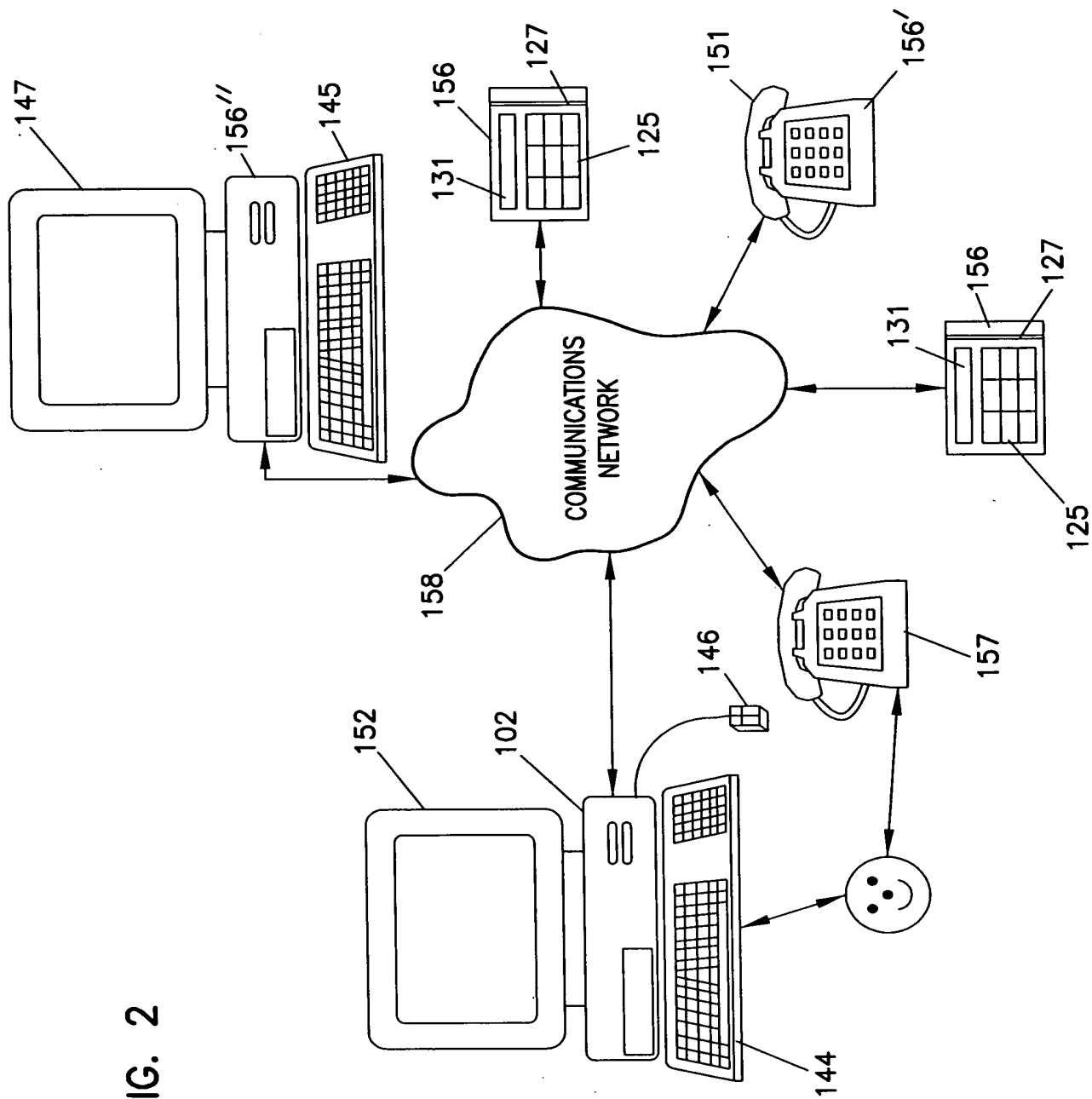


FIG. 3

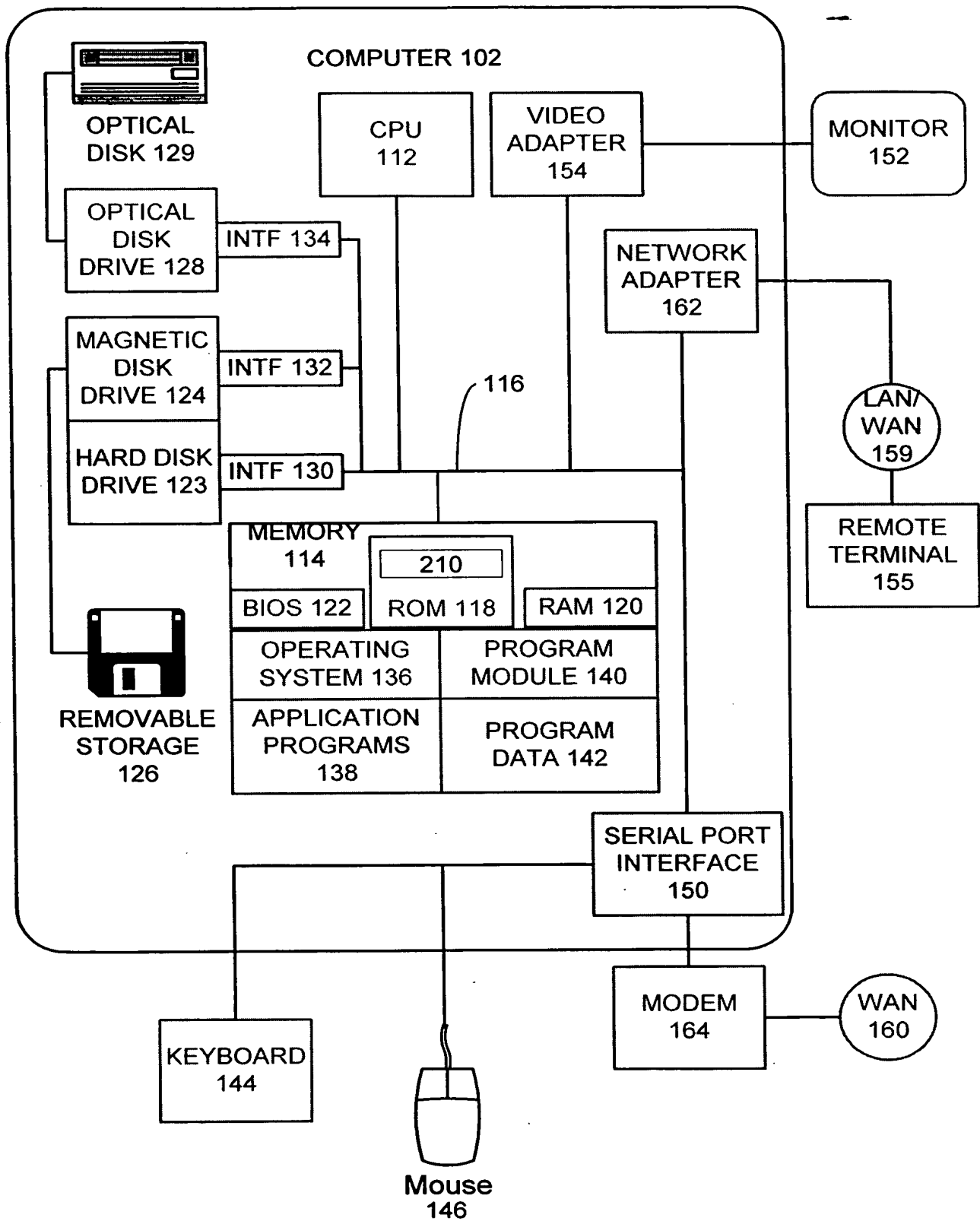
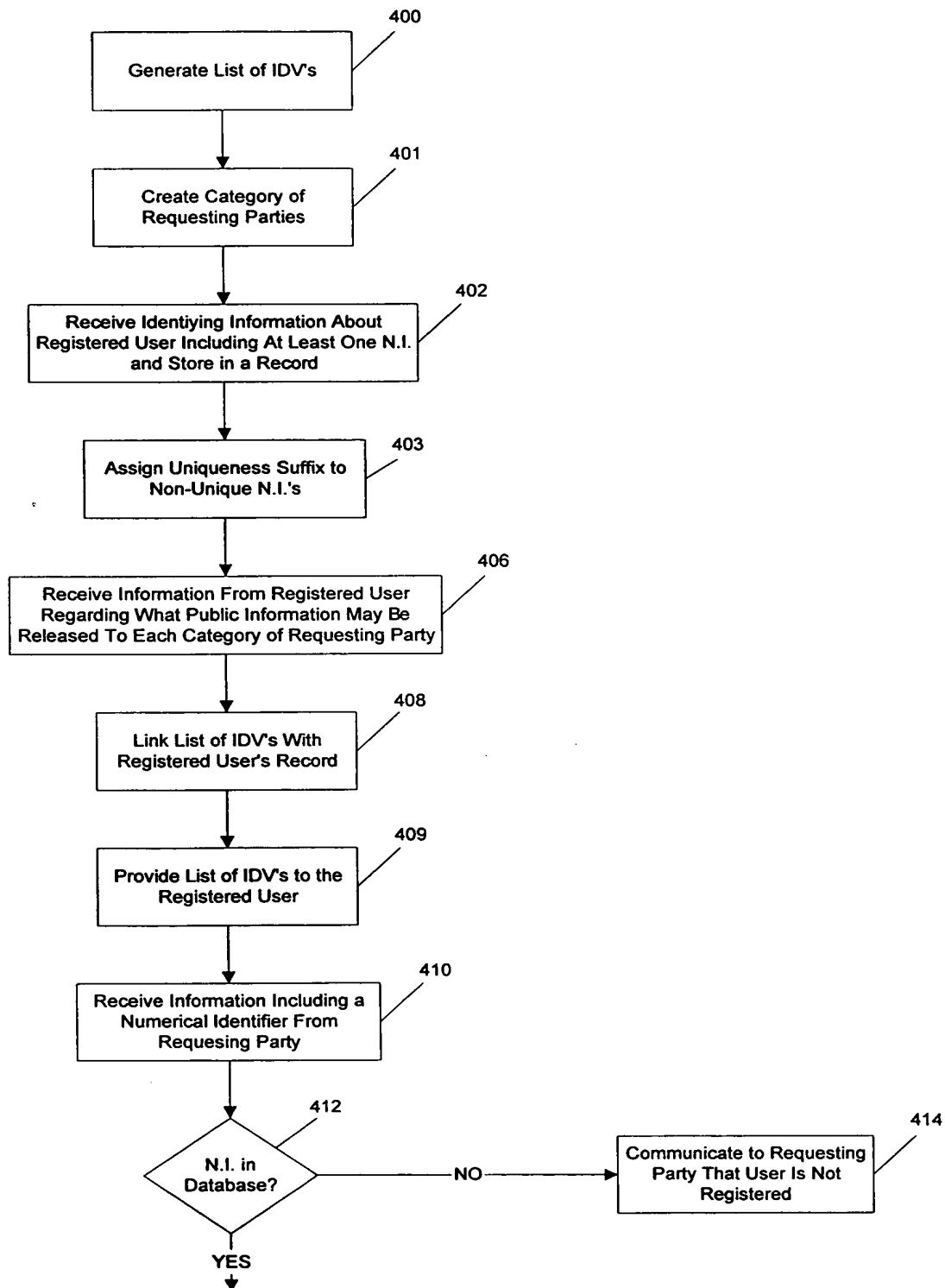
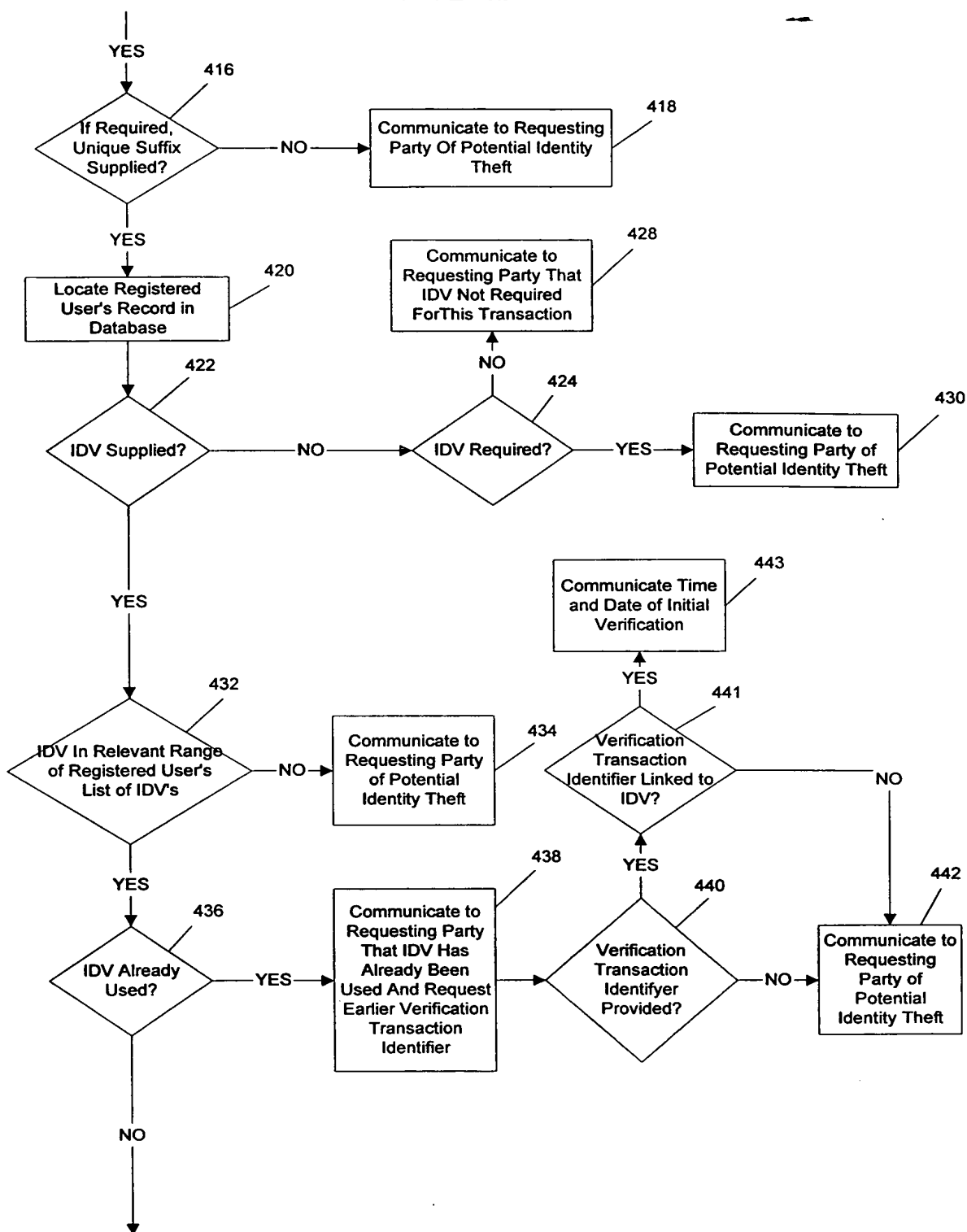


FIGURE 4a



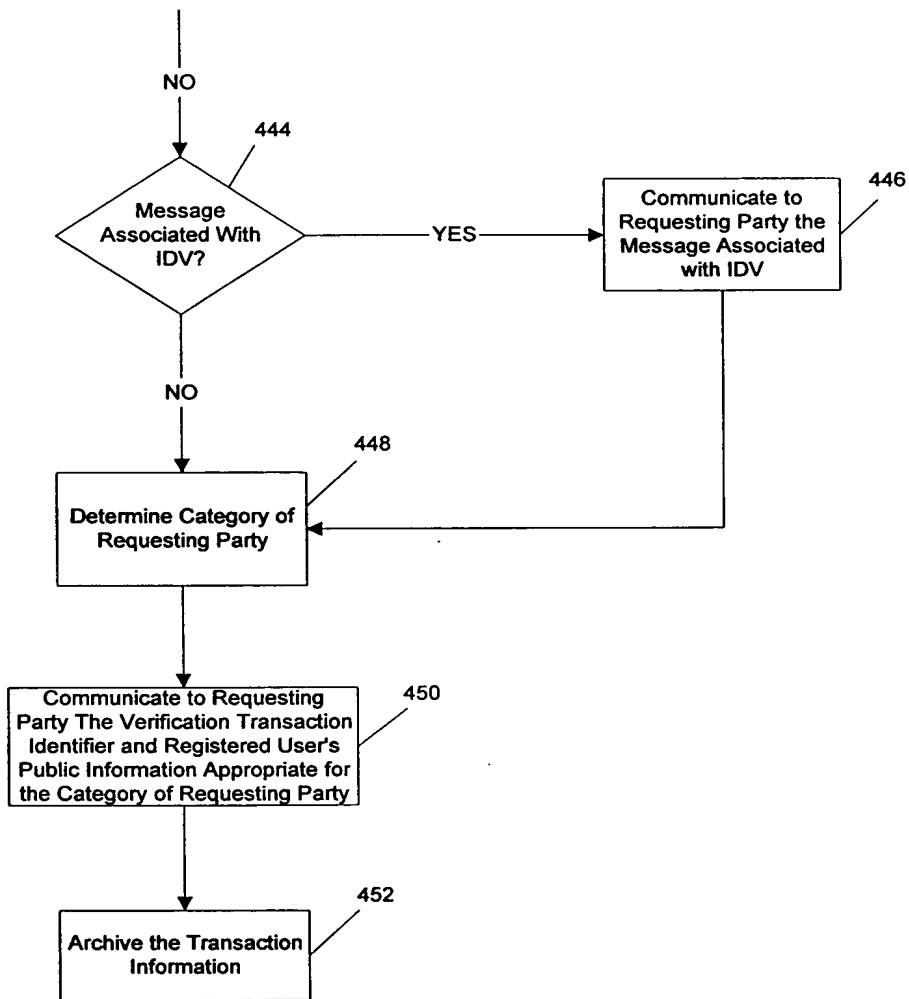
005001" 91662960

FIGURE 4b



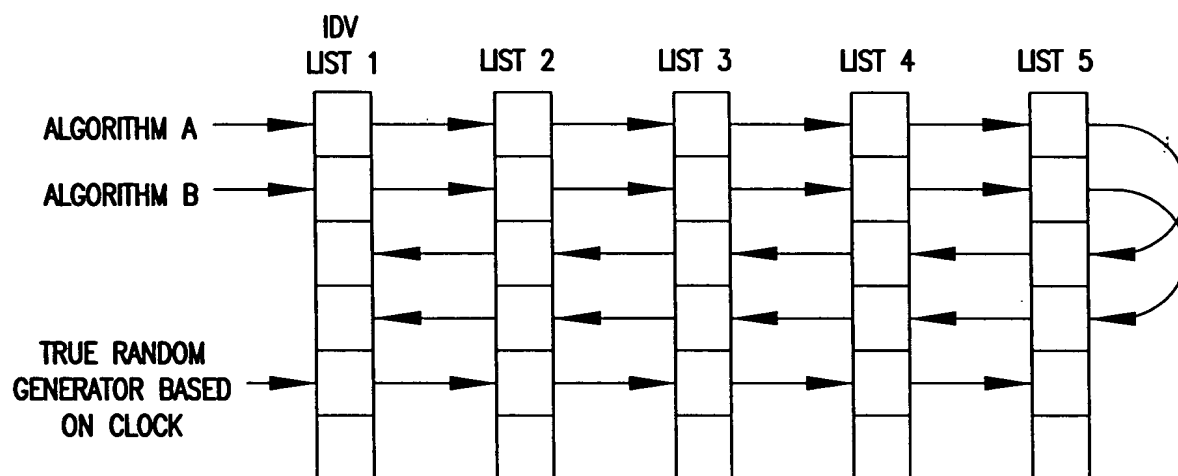
005001" 91662960

FIGURE 4c



005007 9766 960

FIG. 5



005007" 9T66/950

FIGURE 6

b a n k	r e t a i l e r	t a v e r n	p h o n e c o m p a n y	p u r c h a s e r	c a r d e a l e r		o t h e r	
								06432178 Public Information and Recipient
x			x	x				Name: Wayne Stanley
	x	x						Age: 27*
			x	x	x			Date of Birth: 29 March 1973
x								Home Phone: (687) 284-6894
								Work Phone: (312) 684-2641
x			x					e-mail: alex@west.com
x			x					Address: 6824 Fremont Boulevard
x			x					City: Fresno
x			x					State: CA
x								Zip: 98201-3641
x								SSN:
								Middle Name:

x = supply this information to recipient

* = calculated by database management system

005007" 9T664960

FIGURE 7

Numerical Identifier Type	Numerical Identifier	(optional) Uniqueness Suffix	Pointer to User's Record
0	503629481		6043289
0	503668821		6059741
0			
0			
1	44 503679418		6079633
1			
1			
1			
2	5426 413268914281	3	6059741
2			
2			
2			

FIGURE 8

Relative Record Number	List of Transactions That Require IDV	Table of IDV's	Public Information and Recipient
6043289	96804294	34682141	06432178
6043290	66432174	39862843	05224101
6043291	88365261	46891300	07891302

FIGURE 9

96804294	
List of Transactions That Require IDV	
All Financial Transactions Except:	
Bank Routing Number XXXX Checking Account Number XXXX Under \$50 and ATM Card	Calling Card Number (402) 688-2136 4280

005007 " 9T66Z960

FIGURE 10

34682141

Table of IDV's

IDV	Verification Trans. ID	Time, Date	Requesting Party	Optional Info.
68231	2468	63284987	605886221478	
43801	1890			Check to AYB for \$50+
69210	6336	662891478	2246228911876	Credit Card to BNG for \$800+
00010	9810			

005007" 91662960